

THE reason that Fire Insurance Companies insure your property so cheaply is because they have a great number of properties insured in a great many localities in many different cities. Thus their risks are subject to the law of averages. The individual who carries his own risk (in other words does not have his property insured) cannot possibly so diversify and scatter his risks as to bring the law of averages to apply to his property. Therefore the insurance companies can carry your risk cheaper than you can. **H. G. HELGERSON, LTD.**, are writing insurance carefully and in thoroughly reputable companies. Phone 96 and we will be glad to quote you the rate on your risk.

Prince Rupert Dry Dock & Engineering Co.

LIMITED Vessels of any size Docked

Repairs of all kinds in wood or steel. Several boats can be docked together on one small section, making fees light. Large stock of repair materials is being laid in.

Foundry Work

Castings in Iron, Brass, Bronze, Etc., made at Reasonable Prices.

Machine and Boiler Work of all kinds

Business of Industrial Plants, Mines, Mills and Canneries Solicited.

Designs and Patterns Made and Furnished.

At What Age Will You Retire?

That depends. Suppose we say at sixty. All right—how much will you have saved by then?

No. You must guess again. Only three men in a hundred save enough to retire comfortably at sixty.

And about two out of the three do it because they've put part of each year's earnings into Endowment Insurance, such as provided by The Mutual Life Insurance Co. of Canada.

It's a phase of Life Insurance that will interest you, even if you never thought of it before.

Ask today for particulars of this plan.

McCaffery, Gibbons & Doyle, Ltd.

Agents
Phone 11 - 3rd Avenue

DENTISTRY

Don't neglect your Teeth
One decayed or missing tooth lowers your efficiency

DR. BAYNE

Office Hours—Morning, 9 to 12; Afternoon, 1.30 to 5.30; Saturday, 9 to 12 only. Evenings, Tuesday, Wednesday and Friday, from 7 to 9.

DENTAL NURSE IN ATTENDANCE
PHONE 109 FOR APPOINTMENT

They Went to Vancouver

We were told last week of a person who bought an article while in Vancouver and noticed the same thing later in our window for 50c less.

There's no need to send away in most cases. We buy from the same factories as larger stores do, and we keep their catalogues to compare by.

This year we have the finest and best selected stock ever in Prince Rupert. You should buy at home if we can suit you for we spend our money in town and far away stores do not.

We are here at home to make any adjustments needed and if we get your trade we are encouraged to keep a larger variety for the occasion when you need something special.

JOHN BULGER Jeweler The Gift Store

The JUDGMENT of the GREAT WHITE THRONE will be Subject for Sunday Evening Service [7:30 p. m.] in the Baptist Church A Message for You.

Monday Special

Eddy's Owl Matches

300 Matches in Box
4 boxes to Carton

Special 35c Carton
3 for \$1.00

Eddy's Bob White Matches

100 Matches in Box
12 boxes to Carton

Special 35c Carton
3 for \$1.00

Rupert Table Supply Co.
Phones 211, 212

I. B. S. A. SERVICES

The International Bible Students Association will hold a service tomorrow, Sunday, in the K. of P. Hall at 7:30 p. m. A hearty welcome is extended to all.

SALVATION ARMY

Sunday evening service at 7:30 p. m. Subject—"Twentieth Century Prisoners." A special invitation to all.

J. MASTIN, Captain.

George Clothier, district mining engineer, left for Terrace on this morning's train.

For the home fireside; the comfort of an easy chair and rocker. Tite's store for holiday discounts.

COMMUNITY PLATE. The gift de luxe, at eastern prices, at Tite's.

Carpet squares, congoeum rugs, floor coverings at special prices. Barrie's Furniture Store.

Tite's Christmas Drawing. Every \$2.00 cash purchase entitles you free to a ticket. First prize, brass bed, coil springs felt mattress and pair of down pillows. Second prize, ladies' desk and chair, mahogany finish. Third prize 24-inch Kewpie Doll.

M. M. Stephens

Notary Public Conveyancer

FOR SALE

Seven-roomed House with two Lots, on Graft Hill

Closed in sleeping porch, fireplace and range, concrete pillars and wall in basement, and stationary tubs in kitchen

M. M. Stephens
Real Estate Insurance Financial Agent

St. Regis Cafe

Special Sunday Dinner
11 a. m. to 7:30 p. m.

We are starting our special lunches one half hour earlier in the future to accommodate the early birds. This will also apply to Sunday's special dinner. Short orders from bill of fare served at any time.

\$1.00 DINNER \$1.00

SUNDAY, NOVEMBER 23

Soup.

Cream of Tomato

Fish.

Crisp White Celery

Stuffed Pork Tenderloins, Sauce Supreme.

Candied Sweet Potatoes

Asparagus Tips

Mashed, Baked or Boiled Potatoes

Dessert.

Baked Apple Dumpling

Vanilla Eclairs

Tea, Coffee, or Milk.

Special Menu 50c

Monday, November 24.

Luncheon 11 to 2 p. m.

Dinner 5 to 7:30 p. m.

Soup.

Rice Tomato

Boiled Spring Salmon

Boiled Corn Beef and Cabbage

Braised Pork Spare Ribs with Sweet Potatoes

Lamb Fricassee, Green Peas

Grilled Beef Liver, Fried Onions

St. Regis Special Small Steak

Individual Steak and Kidney Pie

Roast Pork, Pan Gravy

Leg Veal, Brown Sauce

Mashed, Boiled or Baked Potatoes

Banana Pie

Jam Roll and Fruit Sauce

Vanilla Pudding

Tea or Coffee

WATCH FOR TUESDAY'S MENU

Local News Notes

For Messenger phone 203. tf

Pianos correctly tuned. G. C. Walker. Phone Blue 389. tf

Capt. H. B. Babington returned from the south this morning.

The "Director" Corset. Manufactured in Prince Rupert. Phone Blue 92. tf

Tite's large stock of fancy goods and toys opened up and at your service. tf

Mr. and Mrs. Boyd C. Affleck returned north on the Prince Rupert this morning en route to Hazelton.

Tite's special discounts for cash until Christmas in our furniture, rug and drapery departments. tf

Three free prizes. One ticket with every dollar purchase, commencing today. See window at Wallace's. 275

Mail for England closes December 3. There is time to have that photo taken. Sittings made day or evening at THE BENSON STUDIO. 274

W. F. Beak, a well known old timer of the city, returned to town this morning. Mr. Beak was overseas with the Northern B. C. Battalion, the 102nd.

The Symphony Orchestra will hold a special practice tonight at 8:30 at the usual place. Business of great importance. All members please attend.—Secretary.

A. J. Phillipson returned from Vancouver on the Prince Rupert this morning. "Pat" reported that it rained heavily all the time he was in Vancouver, but there was no wind.

The General Bus and Transfer Co. have been granted a permit for the erection of additions and the putting in of a concrete floor to their garage. The cost will be about \$400.

Wallace's Xmas Drawing. One ticket with every dollar purchase in any department. First prize, Eiderdown comforter; Second prize, Ladies' Silk Sweater; Third prize, pair of Ladies Shoes. 75

Just arrived—a new shipment of corset and brassiere material direct from Paris in the latest shades of the new colors. Have yours made to measure by Mrs. Director, McIntyre Block, Third Avenue.

Barrie's Christmas drawing. Every two dollars' worth purchased entitles you to a ticket free. Starting Wednesday, November 19. First prize, Davenport bed; second prize, fumed oak table; third prize, wicker rocker.

Within five minutes of each other two C. P. R. boats arrived from Vancouver this morning. The Princess Beatrice, Captain Rippon, sailed in at 11:40, followed by the Princess Mary, Captain Slater. They both docked at the government wharf and the Mary left again at 1 o'clock for Alaskan points. The Beatrice, which was delayed on the way north taking on coal, sails tonight on the return trip to Vancouver.

James McAlleenan of Alice Arm is at present visiting in Kansas and other eastern states. Mr. McAlleenan's mother is living at Beloit, Kansas, and his brother is in the banking business in that state. The popular sport manager is expected to be away for some weeks. He is now conducting a cigar store at Alice Arm and has recently been associated with some big mining deals especially in the North Star mine, of which he is part owner.

Dr. John West, brother of Miss West of Sixth Ave., E., is spending a few weeks visiting in the city. Dr. West practised medicine in the large London hospitals until the outbreak of the Great War, when he enlisted his services with the British army. During his war duties he spent some time on the Italian front. Dr. West may start practising in western Canada and is at present looking over prospects and conditions, accompanied by his wife. They will remain in town some time longer.

The biggest picture ever produced "Hearts of Humanity" at the Westholme next week. tf

Beds, springs and mattresses at reduced prices at Barrie's furniture sale. tf

Free Tickets

for THREE SPECIAL PRIZES

ONE Ticket with each dollar purchase in any department. First Prize: Eider Down Comforter—Value \$45.00. Second Prize: Ladies' Silk Sweater—Value \$35.00. Third Prize: Choice of best pair of Ladies' Shoes in shoe department.

H. S. WALLACE CO., LTD.

Dry-Goods, Ready-to-Wear, Boots and Shoes
Chinaware, Etc.

Programme of SACRED MUSIC and SONG at the METHODIST CHURCH Next Sunday Night

- Hymn—"O Worship the King."
- Solo—"Come Unto Me"..... Mr. Higgins
- Anthem—"Angel Voices"..... Choir
- Cello—"Reverie" (Fancourt)..... Mr. W. Edmunds
- Ladies' Chorus—"O for the Wings of a Dove".....
- Hymn—"All Hail the Power".....
- Male Quartette—"Watchman, What of the Night".....
- Hymn—"Be it my only Wisdom Here.".....
- Solo—Selected..... Mr. Clapperton
- Ladies' Chorus—"Just as I am" (Melody in "F").....
- Solo—"The Holy City"..... Mr. J. E. Davey
- Cello Solo—"Simple Aveu"..... Mr. W. Edmunds
- Male Quartette—"The Radiant Morn.".....
- Anthem—"Sun of my Soul.".....
- Hymn—"Glory to Thee my God this night.".....

VESPER

A Cordial Welcome to All. Service Will Start at 7:30.
With an Organ Recital at 7:15.

"Rexall Remedies"

A name that all America has learnt to know and rely upon

"Rexall Remedies" are successful because of the high standard of quality that is rigidly maintained in compounding formulas based on proven principles. Confidence has been established because of the conservative claims made.

"Rexall" does not in any sense stand for "Cure-all." Instead there is a nature-aiding preparation for every human ill. "Rexall Remedies" do not contain harmful stimulants or habit forming drugs.

"Rexall Remedies" are sold in this city by

Ormes, Limited

Two Phones 82 & 200 At Your Service